

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re HITESHRI PATEL

Case No. 20-17880 (KCF)

Reporting Period: 4/6/2021 - 5/5/2021

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	X	
Copies of bank statements		X	
Cash disbursements journals		X	
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire		X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

H Patel
Signature of Debtor

Date 5/17/2021

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

* Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

In re: HITESHRI PATEL
Debtor

Case No. 20-17880 (KCF)
Reporting Period 4/6/2021 - 5/5/2021

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month <small>Actual</small>	Cumulative Filing to Date <small>Actual</small>
Cash - Beginning of Month	10,872.42	\$ -
RECEIPTS		
Wages (Net)	4,159.07	33,465.19
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	4,618.49	49,832.27
Total Receipts	8,777.56	83,297.46
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	4,618.49	51,132.20
Rental Payment(s)		
Other Secured Note Payments		
Utilities	111.23	2,015.96
Insurance	0.00	3,813.64
Auto Expense	0.00	66.03
Lease Payments		
IRA Contributions		
Repairs and Maintenance	0.00	309.16
Medical Expenses		
Household Expenses	0.00	694.23
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	0.00	45.98
Gifts		
Other (attach schedule)	0.00	5,175.00
Total Ordinary Disbursements	4,729.72	63,252.20
REORGANIZATION ITEMS:		
Professional Fees	9,000.00	12,500.00
U. S. Trustee Fees	650.00	2,275.00
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	9,650.00	\$ 14,775.00
Total Disbursements (Ordinary + Reorganization)	14,379.72	\$ 78,027.20
Net Cash Flow (Total Receipts - Total Disbursements)	-5,602.16	\$ 5,270.26
Cash - End of Month (Must equal reconciled bank statement)	5,270.26	\$ 5,270.26

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INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY		Current Month Actual	Cumulative Filing to Date Actual
Other Income			
Bank Transfer		0.00	4,100.00
Unemployment Benefits		0.00	11,522.00
Refund of previously paid Professional Fees		0.00	2,075.00
Mortgage obligation on jointly owned property		4,618.49	27,509.60
Other Taxes			
Other Ordinary Disbursements			
SBA Loan Payable		0.00	5,000.00
Medical License Renewal		0.00	175.00
Other Reorganization Expenses			

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DISBURSEMENT JOURNAL

CASH DISBURSEMENTS

Date	Payee	Purpose	Amount
Total Cash Disbursements			\$ -

BANK ACCOUNT DISBURSEMENTS - Amboy Bank 9835

Date	Payee	Purpose	Amount	Check #
4/30/2021	M&T Mortgage	Mortgage	\$ 3,161.37	eft
4/28/2021	Flagstar Bank	Mortgage	1,457.12	eft
4/13/2021	Kotulak & Company, CPA, PC	Professional Fees	1,000.00	995011
4/13/2021	Middlebrooks Shapiro PC	Professional Fees	8,000.00	995012
4/16/2021	Quarterly Trustee Fees	Trustee Fees	650.00	eft
4/30/2021	Optimum	Utilities	111.23	eft
Total Bank Account Disbursements			\$ 14,379.72	

Total Disbursements for the Month	\$ 14,379.72
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DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		X
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
4	Is the Debtor delinquent in paying any insurance premium payment?		X
5	Have any payments been made on pre-petition liabilities this reporting period?		X
6	Are any post petition State or Federal income taxes past due?		X
7	Are any post petition real estate taxes past due?		X
8	Are any other post petition taxes past due?		X
9	Have any pre-petition taxes been paid during this reporting period?		X
10	Are any amounts owed to post petition creditors delinquent?		X
11	Have any post petition loans been received by the Debtor from any party?		X
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		X
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X

\$ _____

For customer service
or current rates
call: 732-591-2530

Write to:
Amboy Bank
3590 U. S. Highway 9
Old Bridge, NJ 08857

Visit us at
www.amboybank.com

Amboy 24
(Telephone Banking)
call 1-877-24AMBOY

HITESHRI PATEL
DEBTOR IN POSSESSION
223 GORDONS CORNER ROAD
MARLBORO NJ 07746

Choice Home Equity Line Sale
Ask about today's special offer

Stop in any branch or call 800.94.AMBOY

Free Personal Check Account

Account number [REDACTED] 835

Account Balance Summary

Beginning Balance on 04-05	\$10,872.42
Deposits and other credits (+)	\$4,159.07
Withdrawals, checks and other debits (-)	\$9,761.23
Ending Balance on 05-05	\$5,270.26

Deposits and Other Credits

Date	Description	Amount	Date	Description	Amount
04-06	DEPOSIT	639.50	04-29	631056075992 ANY UNIVERSITY RADIO	1,423.15
04-15	397579052445 ANY UNIVERSITY RADIO	2,096.38		DIRECT DEP	
	DIRECT DEP				

Checks

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
995011	04-19	1,000.00	995012	04-20	8,000.00			

Withdrawals and Other Debits

Date	Description	Amount	Date	Description	Amount
04-16	608UBVHB571 QUARTERLY FEE	650.00	04-30	13067502 OPTIM UM 7864 CABLE PMNT	111.23
	PAYMENT				

Account: 618160-INVOICE		\$1,000.00	
PLEASE PRINT YOUR PAYMENT FOR OUR MUTUAL CUSTOMER		441012	
HTEREN PATE 123 100000 CORNER ROAD MANASSAS, NJ 07748		011	
Please Direct Any Questions To (800) 543-2808 Online Bill Payment Processing Center		April 13, 2021	
AMBOY BANK CHINA TRUSTED 11/2002 010000 000-00004 101 3403		DOLLARS	
Pay ONE THOUSAND AND 00/100		\$1,000.00	
TO THE ORDER OF KOTULAK & COMPANY, CPA, PC 1033 ROUTE 46 STE B107 CLIFTON, NJ 07013-3430		VOID AFTER 180 DAYS Signature On File This check has been authorized by your depositor	
[Barcode]		[Barcode]	
[Redacted]		[Redacted]	

5011 \$1,000.00 4/19/2021

Account: CH 11		\$8,000.00	
PLEASE PRINT YOUR PAYMENT FOR OUR MUTUAL CUSTOMER		441012	
MIDDLEBROOKS CHAPMAN, P.C. 841 MOUNTAIN AVE SPRINGFIELD, NJ 07081-3437		5012	
Please Direct Any Questions To (800) 543-2808 Online Bill Payment Processing Center		April 13, 2021	
AMBOY BANK CHINA TRUSTED 11/2002 010000 000-00004 101 3403		DOLLARS	
Pay EIGHT THOUSAND AND 00/100		\$8,000.00	
TO THE ORDER OF MIDDLEBROOKS CHAPMAN, P.C. 841 MOUNTAIN AVE SPRINGFIELD, NJ 07081-3437		VOID AFTER 180 DAYS Signature On File This check has been authorized by your depositor	
[Barcode]		[Barcode]	
[Redacted]		[Redacted]	

5012 \$8,000.00 4/20/2021



RETURN SERVICE ONLY
Please do not send mail to this address
P.O. Box 619063
Dallas, TX 75261-9063

8-750-92865-0000194-001-000-000-000-000

HIMANSHU K PATEL
HITESHRI H PATEL
223 GORDONS CORNER RD
MARLBORO NJ 07746-1257

Document Page 9 of 14 Mortgage Statement

Statement Date: 04/16/21

Account Number: 2130
Payment Date: 05/01/21
Payment Amount: \$6,947.73

Contact Us

General Customer Service: 1-800-724-2224
 Automated Service: 7:30am - 9:00pm EST Mon - Fri
8:00am - 5:00pm EST Sat
 Representatives Available: 8:30am - 7:00pm EST Mon - Fri
 Fax Payoff Requests: 1-866-409-2653
Fax All Other Customer Service Requests: 1-866-409-4642
Property Tax Questions: 1-866-406-0949
Flood and Homeowners Insurance Questions: 1-888-882-1847
Correspondence Address:
PO BOX 1288
BUFFALO, NY 14240-1288
www.mtb.com

Bankruptcy Message

Our records show that either you are a debtor in a bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us at:
M&T Bank
Attn: Customer Asset Management
P.O. Box 5155
Buffalo, NY 14240-5155

Account Information

Property Address: 223 GORDONS CORNER RD
MARLBORO TWP NJ 07746
Outstanding Principal: \$258,845.14
Interest Rate: 4.125%

Explanation of Payment Amount

Principal	\$3,727.76
Interest	+\$889.78
Escrow (tax/insurance)	+\$1,705.19
Regular Monthly Payment Due	\$6,322.73
Total Fees and Charges**	+\$625.00
Total Payment Amount	\$6,947.73

** including any fees/charges imposed since last statement totaling \$500.00

Transaction Activity

Transaction Date	Description	Total Received	Principal	Interest	Escrow	Optional Products	Subsidy	Unapplied Funds	Fees
03/24/21	Bankruptcy Atty Fee								-\$500.00
03/30/21	Payment	\$6,322.73	\$3,702.26	\$915.28	\$1,705.19				
03/30/21	Partial Payment Received	\$6,400.00						\$6,400.00	

(Continued on next page.)

Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$7,417.25	\$11,106.83
Interest	\$1,817.83	\$2,745.79
Escrow (Taxes & Insurance)	\$3,410.38	\$5,115.57
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$77.27	\$420.51
Total	\$12,722.73	\$19,388.70

Important Messages

Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. Once M&T receives funds equal to a full monthly payment, we will apply those funds to your mortgage account.



Make check payable to M&T Bank.

M & T BANK
PO BOX 62182
BALTIMORE MD 21264-2182

2130
HIMANSHU K PATEL
HITESHRI H PATEL

If you are currently a party in a bankruptcy case and you choose to make a voluntary payment, detach and return bottom remittance portion with your payment. Make any checks payable to M&T Bank.

PAYMENT AMOUNT

Payment Date: 05/01/21
Payment Amount: \$6,947.73

Please designate how you want us to apply any additional funds.

Additional Principal \$
Additional Escrow \$
Unpaid Late Charges \$
Other (Must specify) \$
Total Amount Enclosed \$

Document Page 10 of 14

Account information is easy to access through M&T Bank's Automated Phone Service by calling 716-826-7010 or 1-800-724-2224. Please have your loan number and the first five (5) digits of your Social Security Number to access this convenient service. Automated information is available Monday - Friday, 7:30 a.m. to 9:00 p.m. and Saturday from 8:00 a.m. to 5:00 p.m., Eastern Time. The following information is available to you:

- Principal Balance
- Payment Information
- Year-end Information
- Special Services
- Interest Rate
- Escrow Information
- Mailing/Fax Information

Visit our Website at www.mtb.com. Account information is easy to access and available virtually 24 hours, seven days a week.

ADDITIONAL INFORMATION

- Payments received after the statement date are not reflected on this statement.
- Do not send correspondence or cash with your payment.
- It is important to use the coupon and envelope provided since both contain encoding that will help ensure prompt and accurate posting of payments.
- Please designate how you want additional funds to be applied, we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied in the following order: escrow advances, late charges, NSF fees, payment shortages, all other fees and/or Principal. If you prefer additional funds be applied in a different manner please be sure to designate how you want the funds applied.
- Your payment is credited on the day it is received at our payment center, not the day it is postmarked. Account payments made at an M&T Branch, made in United States Funds, whether made in cash or by check or money order, and received after the cutoff for that specific location, may be processed the following business day. Payments made at an M&T banking branch may not be credited the same day. Payments are not accepted at M&T mortgage origination offices.
- **Reporting of Account Information to Credit Bureaus.** We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. For borrowers who have filed for bankruptcy protection under Title 11 of the United States Code, we will only report information relating to the status of your bankruptcy proceeding. If you think that M&T has reported inaccurate information to a credit bureau, you may submit a dispute online with the credit bureau or write to us at M&T Bank, P.O. Box 900, Millsboro, DE 19966.
- Please direct any complaints and inquiries to M&T Bank by referencing the information listed in the "Contact Us" section. You have the right to file complaints about M&T Bank and obtain further information by calling the New York State Department of Financial Services' Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. M&T Bank is exempt from the NY DFS Superintendent's mortgage loan servicer registration requirements.
- We are required by New York State to inform you that we utilize third-party providers to complete services for your accounts on our behalf. These services require that we provide information to these third-parties, which will not be shared with any other third-parties. M&T Bank remains responsible for all actions taken by the third-party providers that we utilize for these purposes.
- To locate a HUD approved counseling agency please call: 1-800-569-4287 or visit <http://www.hud.gov>
- **Important Tax Information:** Please allow at least 2 business days prior to year end to ensure proper credit to your account for income tax purposes in the current year.
- If you are in bankruptcy or received a bankruptcy discharge of debt, this communication is not an attempt to collect a debt against you personally, but strictly for informational purposes only.

ERROR RESOLUTION AND INFORMATION REQUESTS MUST BE MAILED TO:

M&T Bank
P.O. Box 62986
Baltimore, MD 21264-2986

OTHER IMPORTANT ADDRESSES

Payments:	Correspondence:	Overnight Mail:	Insurance:	Taxes:
P.O. Box 62182 Baltimore, MD 21264-2182	P.O. Box 1288 Buffalo, NY 14240-1288	1 Fountain Plaza, 7th Floor Buffalo, NY 14203	P.O. Box 5738 Springfield, OH 45501-5738	P.O. Box 23628 Rochester, NY 14692

HOMEOWNERS INSURANCE / PROPERTY TAX INFORMATION

- **Insurance Requirements:** The terms of your loan require that you maintain homeowners insurance coverage the amount of which must be at least equal to the lesser of the full replacement cost coverage amount or your current loan amount. We suggest that you consult your insurance company to determine these coverage amounts.
- Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA.
- **In the event we determine that the property is not adequately insured, we will purchase, at your expense, a force placed policy to protect our interest. This insurance is more costly and may provide less coverage than your original policy.**
- **Mortgagee Clause:** To protect our mutual interests, the mortgagee clause of your policy must include the following: M&T Bank, its Successors and/or Assigns, Mortgage loan# _____, P.O. Box 5738, Springfield, OH 45501-5738.
- **Renewal Policies and Invoices:** For accounts with insurance in escrow, policies or invoices are due in our office thirty (30) days prior to expiration of the existing policy. If you pay your own insurance, please ensure that you provide us with your current insurance information by visiting our website at www.mycoverageinfo.com and referencing PIN # MT738. You may also mail or fax a copy of the declaration page to our office (fax #937-525-4125).
- **Damaged Property:** In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-888-882-1858 so that we may guide you through this process.
- **Loans with Tax Escrow:** If your property taxes are paid from an escrow account with us, and you receive a tax bill, please forward the bill immediately to the following address: M&T Bank, P.O. Box 23628, Rochester, NY 14692. Please be sure to write your loan number on the bill. **It is no longer necessary to forward paid tax receipts on non-escrow accounts.** For property tax related questions please call 1-866-406-0949 (Fax # 1-817-826-0675).

IMPORTANT INFORMATION FOR SERVICEMEMBERS

Pursuant to the Servicemembers Civil Relief Act you & your dependents may be eligible for certain benefits and/or protections. For further information please contact our SCRA Servicing Team by phone 8:30am-5pm (EST) Monday-Friday, Toll Free at 1-855-350-SCRA (7272), or at 1-302-934-4872, by email at scraservicing@mtb.com, or by mail at PO Box 900, Millsboro, DE 19966.

750-x34107-0320 CH7

ADDRESS CHANGE REQUEST:

To change your address, please visit your local M&T Bank branch or call our Telephone Banking Center at 1-800-724-2224. Our representatives would be happy to assist you. Thank you!

M&T BankP.O. Box 64864
Dallas, TX 76261-9063
RETURN SERVICE ONLY
Please do not send mail to this address**Mortgage Statement**

Account Number

2130

8-750-92865-0000194-001-000-000-000

HIMANSHU K PATEL
HITESHRI H PATEL
223 GORDONS CORNER RD
MARLBORO NJ 07746-1257**Additional Transaction Activity**

Transaction Date	Description	Total Received	Principal	Interest	Escrow	Optional Products	Subsidy	Unapplied Funds	Fees
03/30/21	Payment		\$3,714.99	\$902.55	\$1,705.19			\$6,322.73	
04/13/21	County Tax Disbursement				-\$5,115.57				

750-4438-0615F PAGE 2

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- Please designate how you want additional funds to be applied; we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied in the following order: escrow advances, late charges, NSF fees, payment shortages, all other fees and/or Principal. If you prefer additional funds be applied in a different manner please be sure to designate how you want the funds applied.
- Your payment is credited on the day it is received at our payment center, not the day it is postmarked. Account payments made at an M&T Branch, made in United States Funds, whether made in cash or by check or money order, and received after the cutoff for that specific location, may be processed the following business day. Payments made at an M&T banking branch may not be credited the same day. Payments are not accepted at M&T mortgage origination offices.
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- Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA.
- **In the event we determine that the property is not adequately insured, we will purchase, at your expense, a force placed policy to protect our interest. This insurance is more costly and may provide less coverage than your original policy.**
- **Mortgagee Clause:** To protect our mutual interests, the mortgagee clause of your policy must include the following: M&T Bank, its Successors and/or Assigns, Mortgage loan# _____, P.O. Box 5738, Springfield, OH 45501-5738.
- **Renewal Policies and Invoices:** For accounts with insurance in escrow, policies or invoices are due in our office thirty (30) days prior to expiration of the existing policy. If you pay your own insurance, please ensure that you provide us with your current insurance information by visiting our website at www.mycoverageinfo.com and referencing PIN # MT738. You may also mail or fax a copy of the declaration page to our office (fax #937-525-4125).
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750-x34107-0320 CH7

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Pay by mail:
Flagstar Bank • PO Box 660263
Dallas, TX 75266-0263

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BANKRUPTCY MORTGAGE STATEMENT

STATEMENT CREATION DATE: 05/03/21

0-655-21703-0000218-001-000-010-000-000

HIMANSHU PATEL
HITESHRI PATEL
223 GORDONS CORNER RD
MARLBORO NJ 07746-1257

Loan Number: 56823
Payment Due Date: 06/01/21
Amount Due \$3,688.04



Pay by website:
flagstar.com/MyLoans



Pay by phone:
(866) 837-4539



Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m.-8 p.m., ET
Saturday 7:30 a.m.-4 p.m., ET

Bankruptcy Messages

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you no longer wish to receive a monthly statement, please send a written request to: Flagstar Bank, Attention: Bankruptcy, 5151 Corporate Drive, 3W-144, Troy, MI 48098-2096. If you later choose to resume delivery of a monthly statement, you must do so in writing to the same address.

Review Home Loan Activity

Account Information

Property Address 714 S HALLIDAY ST
Outstanding Principal² \$429,747.10
Escrow Balance \$3,037.61
Debtor Suspense Balance \$550.00
Interest Rate 3.70000%
Prepayment Penalty No

²The outstanding principal above is not the total amount required to pay the loan in full. For a payoff quote, please visit flagstar.com/MyLoans

Explanation of Post-Petition Amount Due

Principal	\$847.49
Interest	\$1,325.05
Escrow	\$765.50
Regular Monthly Payment	\$2,938.04
Total Fees and Charges	\$750.00
Total	\$3,688.04

Payment Breakdown	Last Payment	Paid year to date
Principal	\$844.88	\$3,363.97
Interest	\$1,327.66	\$5,326.19
Escrow	\$742.01	\$2,967.72
Partial Payment (Unapplied) ³	(\$2,914.55)	
Total	\$0.00	\$11,657.88
Taxes		\$4,151.96
Total		\$4,151.96

Equal Housing Lender Member FDIC Page 1 of 2

(Detach and return the bottom portion with payment. Retain the top portion for your records.)



HIMANSHU PATEL
HITESHRI PATEL

Flagstar Bank
PO Box 660263
Dallas, TX 75266-0263

Loan Number	Due Date	Total Amount Due
6823	06/01/21	\$3,688.04

Additional Principal	\$ _____
Additional Escrow (if applicable)	\$ _____
Total Fees (includes late charges)	\$ _____
Total Advances	\$ _____
Additional Payment(s)	\$ _____
Total Amount Enclosed	\$ _____

Review Transaction Activity (05/01/21 - 05/05/21) Document Page 14 of 14

Date	Description	Principal	Interest	Escrow	Fees	Advances	Other	Total
5/3/21	Payment	\$844.88	\$1,327.66	\$742.01			(\$2,914.55)	

Important Account Messages

There are funds being held in suspense, which is a holding account for unapplied payments usually because it is not sufficient to apply a full monthly payment. Upon receipt of the necessary difference the funds will be credited to the mortgage.

At Flagstar, the health and well-being of our customers, employees, and communities is a top priority. To learn more about how we are here to help, as well as information on temporary mortgage relief visit flagstar.com/update.

Wondering the safest way to manage your mortgage, right now? MyLoans is a secure, fast and easy way for you to manage your loans online. Set up paperless statements and electronic payments when you sign up for MyLoans at flagstar.com/myloans.

You recently had an escrow analysis. This may or may not have affected your payment amount. If there was a change, the details can be found by visiting the website referenced above.

We appreciate the opportunity to service this loan. For more details on other services we provide or more information for this loan, visit the website referenced above.

Contact Information

Please include your name, loan number, and sufficient detail to inform Flagstar of the basis of your inquiry, qualified written request, notice of error, or request for information.

General Correspondence/Inquiries

Flagstar Bank
E115-3
5151 Corporate Drive
Troy, MI 48098-2639

Qualified Written Request, Notice of Error, or Request for Information

Flagstar Bank, Attn: QWR/NOE/RFI
28-116
5151 Corporate Drive
Troy, MI 48098-2639

Payment Information

- **Protect your credit** – We may report information about this account to the credit bureaus. Late payments, missed payments, or other defaults on this account may be reflected in a credit report.
- **Check Processing** – When you provide a check as payment, you authorize us either to use the information from the check to make a one-time electronic fund transfer from the bank account that the payment was issued on or to process the payment as a check transaction. When we use information from the check to make an electronic funds transfer, funds may be withdrawn from the account as soon as the same day we receive the payment, and the check will not be returned from your financial institution.
- **Past Due Payment(s)** – We reserve the right to return any payment tendered if the payment status is in default. Payments are not considered accepted until credited to the loan.
- **Overnight Payment Address** – Flagstar Bank, Attention: Cash Processing W-125-3, 5151 Corporate Drive, Troy, MI 48098-2639.

Making a payment online or by mail is a free service. You can also pay by phone, but please note an additional courtesy fee of \$15 may apply.

³ **Unapplied/Partial Payments** – Any partial monthly payment made that is not applied to the loan, but instead is held in one or more separate suspense account until enough funds are received to equal a full payment, at which time, the funds will then be applied to the loan.

Financial Hardship

If you are experiencing difficulties making the mortgage payment(s), call us today at (800) 393-4887 or visit flagstar.com/relief.

For help exploring your options, the federal government provides contact information for housing counselors available at no cost to you. You can search for a counselor near you at consumerfinance.gov/mortgagehelp/ or HUD at hud.gov/offices/hqs/ath/hcc/hcs.cfm or you can call HUD at (800) 569-4287.

Unless otherwise provided by state law or the loan documents, we are providing this additional detail relating to this loan for information purposes only.

BANKRUPTCY (if applicable)

To the extent the original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, creditor retains rights under its security instrument, including the right to foreclose its lien.

Update Your Information – Please Print

Loan Number: i6823	
HIMANSHU PATEL	HITESHRI PATEL
Social Security Number (Last Four Digits) _____	Social Security Number (Last Four Digits) _____
Mailing Address _____	
City _____	State _____ ZIP _____
Preferred Number _____	Alternate Number _____
Email Address _____	

HIMANSHU PATEL

An authorized borrower's signature is required for an address change.

HITESHRI PATEL